	Western World	POLIC	POLICY NUMBER: BRL8000034  Prior Policy Number: NEW		
	NSURANCE GROUP	Prior P			
X WESTERN WO	RLD INSURANCE COMPANY	TUDOR INSURANCE COMPA	NY STRATE	FORD INSURANCE COMPAN	
OMMON POL	ICY DECLARATIONS	Agent/Broke	er #16104		
iamed insured ar 'rofessiona! Collec	nd Mailing Address: ction Consultants				
700 S. Centinela i	Bivd. 3rd floor				
Culver City, CA 902	230				
Producer: J.S. Risk Pro					
551 N Tustin Ave	oe.				
santa Ana, CA 927	<del>00</del>				
From: 02/17/2014			•	eiling address shown abov	
N RETURN FOR AGREE WITH YOU THIS POLICY CO	• •	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH A	ALL THE TERM	S OF THIS POLICY, WE	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANC DNSISTS OF THE FOLLOWING	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY I COVERAGES FOR WHICH A	ALL THE TERM	S OF THIS POLICY, WE	
N RETURN FOR AGREE WITH YOL THIS POLICY CO	To: 02/17/2015 THE PAYMENT OF THE PR J TO PROVIDE THE INSURANC DNSISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY I COVERAGES FOR WHICH A FMENT.	ALL THE TERM	S OF THIS POLICY, WE	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS  Commercial Property Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT IMENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  \$ NOT GOVERED	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANC DNSISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS  Commercial Property Covera  Commercial General Liability	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT MENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  S NOT COVERED  NOT COVERED	
N RETURN FOR AGREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT MENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE DICATED.  S NOT COVERED NOT COVERED NOT COVERED	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT MENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  S NOT COVERED S NOT COVERED S NOT COVERED S 13,799.00	
N RETURN FOR GREE WITH YOU THIS POLICY CO THIS PREMIUM	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT MENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  \$ NOT COVERED \$ NOT COVERED \$ NOT COVERED \$ 13,799.00 \$	
N RETURN FOR GREE WITH YOU THIS POLICY CO THIS PREMIUM	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F  Directors and Officers Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT MENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  \$ NOT GOVERED  \$ NOT COVERED  \$ NOT COVERED  \$ 13,799.00  \$	
N RETURN FOR GREE WITH YOU THIS POLICY CO THIS PREMIUM	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F  Directors and Officers Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT MENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  \$ NOT COVERED \$ NOT COVERED \$ 13,799.00 \$ \$ \$ INCLUDED	
N RETURN FOR GREE WITH YOU THIS POLICY CO THIS PREMIUM	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F  Directors and Officers Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH AT MENT.  Ge Part  Coverage Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  \$ NOT COVERED \$ NOT COVERED \$ 13,799.00 \$ \$ \$ INCLUDED	
N RETURN FOR GREE WITH YOU THIS POLICY CO THIS PREMIUM	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F  Directors and Officers Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH A FMENT.  ge Part Coverage Part Part ge Part	ALL THE TERM	S OF THIS POLICY, WE IDICATED.  \$ NOT COVERED \$ NOT COVERED \$ 13,799.00 \$ \$ \$ INCLUDED \$ 13,799.00	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F  Directors and Officers Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH A TMENT.  ge Part Coverage Part Part  ge Part  TOTAL ADVA	ALL THE TERMS	\$ OF THIS POLICY, WE IDICATED.  \$ NOT COVERED \$ NOT COVERED \$ 13,799.00 \$ \$ \$ INCLUDED \$ \$	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F  Directors and Officers Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH A FMENT.  ge Part Coverage Part Part ge Part TOTAL ADVA	ALL THE TERMS	\$ NOT COVERED \$ NOT COVERED \$ NOT COVERED \$ 13,799.00 \$	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera  Commercial General Liability  Commercial Auto Coverage F  Directors and Officers Covera	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH A TMENT.  ge Part Coverage Part Part  ge Part  TOTAL ADVA	ALL THE TERMS	\$ OF THIS POLICY, WE IDICATED.  \$ NOT GOVERED \$ NOT COVERED \$ 13,799.00 \$ \$ INCLUDED \$ 13,799.00 \$ 413.97 \$ 27.60 \$	
N RETURN FOR GREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera Commercial General Liability Commercial Auto Coverage F Directors and Officers Covera  Terrorism Risk Insurance Act	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH A FMENT.  ge Part Coverage Part Part  ge Part  TOTAL ADVA SL Tax SL Stamping Fee	ALL THE TERMS	\$ NOT COVERED \$ NOT COVERED \$ NOT COVERED \$ 13,799.00 \$	
N RETURN FOR AGREE WITH YOU THIS POLICY CO	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera Commercial General Liability Commercial Auto Coverage F Directors and Officers Covera  Terrorism Risk Insurance Act	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY COVERAGES FOR WHICH A FMENT.  ge Part Coverage Part Part  ge Part  TOTAL ADVA SL Tax SL Stamping Fee	ALL THE TERMS	\$ OF THIS POLICY, WE IDICATED.  \$ NOT GOVERED \$ NOT COVERED \$ 13,799.00 \$ \$ INCLUDED \$ 13,799.00 \$ 413.97 \$ 27.60 \$	
N RETURN FOR AGREE WITH YOU THIS POLICY CO THIS PREMIUM I	To: 02/17/2015  THE PAYMENT OF THE PR J TO PROVIDE THE INSURANCE DISISTS OF THE FOLLOWING MAY BE SUBJECT TO ADJUS'  Commercial Property Covera Commercial General Liability Commercial Auto Coverage F Directors and Officers Covera  Terrorism Risk Insurance Act	EMIUM, AND SUBJECT TO E AS STATED IN THIS POLICY O COVERAGES FOR WHICH A FMENT.  ge Part Coverage Part Part ge Part  TOTAL ADVA SL Tax SL Stamping Fee	ALL THE TERMS	\$ OF THIS POLICY, WE IDICATED.  \$ NOT GOVERED \$ NOT COVERED \$ 13,799.00 \$ \$ INCLUDED \$ 13,799.00 \$ 413.97 \$ 27.60 \$	

### **COMMON POLICY DECLARATIONS (continued)**

		POLICY NUMBER: BRL8000034
The Named Insured is:	***************************************	
Individual Partnership	Limited Liability Company	X Organization/Corporation Trust
Other		
Location of Business:		Business Description:
6700 S. Centinela Blvd , 3rd floor CULVER CITY, CA 90230		FOR PROFIT ENTITY
, , , , , , , , , , , , , , , , , , , ,		
		RAGE PART DECLARATIONS, THE COMMON POLICY PORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED
WES	TERN WORLD I	NSURANCE GROUP
•	Western World Ins	surance Company
	Tudor Insurar	
	Stratford Insura	
	Strationa madra	ance company
	Administra	ative Office
	400 Parson's	Pond Drive
	Franklin Lakes, New	Jersey 07417-2600
		return for the premium and compliance with all applicable a shall not be valid unless countersigned by our authorized
		Da la .
mount to	mus	Glomas of Mellyan
Secretary		President
Countersigned:		_
03/10/2014 R	ENTKOGR	By
		Authorized Representative

Page 2 of 2

WW230 (08/11)

## SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER:	NAMED INSURED
BRL8000034	Professional Collection Consultants
orm/Endorsement No./Edh	tion Date Title (Note-Titles are indications only. See actual form for correct name.)
W230(08_11)	COMMON POLICY DECLARATIONS
W22(02_ <del>13</del> )	SERVICE OF SUIT
L0017(11_98)	COMMON POLICY CONDITIONS
0-2(07_11)	CALIFORNIA NOTICE
WCA01(12_11)	CALIFORNIA DISCLOSURE NOTICE PREMIUM REFUND
EL02(10_11)	DIRECTORS OFFICERS INSURED ENTITY DECLARATIONS
DEL01(02_12)	DIRECTORS OFFICERS INSURED ENTITY COVERAGE FORM
EL16(01_11)	PAYMENT OF DEFENSE COSTS REDUCES LIMITS OF INSURANCE
DEL17(03_10)	ASBESTOS EXCLUSION
EL19(03_10)	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INS CVG
DEL56(07_12)	BACKDATED PENDING AND PRIOR LITIGATION EXCLUSION
EL74(10_11)	SHARED LIMITS ENDORSEMENT
EL76(10 11)	PRIVATE COMPANY LIMITATION ENDORSEMENT
EL88(10_11)	RELIANCE UPON ANOTHER'S APPLICATION ENDORSEMENT
EL94(07_12)	EXTENDED REPORTING PERIOD ENDORSEMENT
EL98(06 13)	SETTLEMENT AMENDATORY ENDORSEMENT
DEL100(08_13)	PENSION TRUST LIABILITY EXTENSION SHARED LIMIT
EL102 (08 13)	CRISIS MANAGEMENT ENDORSEMENT

ADDITIONAL FORMS AND ENDORSEMENTS

COMPANY

# DIRECTORS, OFFICERS, INSURED ENTITY AND EMPLOYMENT PRACTICES INSURANCE COVERAGE PART

### THIS IS A CLAIMS MADE AND REPORTED COVERAGE

#### **DECLARATIONS**

POLICY NUMBER: BRL8000034

	Policy Period: (Mo./Day/Yr.)	
	From: 02/17/2014 To: 02/17/2015 13	2:01 AM, standard time
	COVERAGE A DIRECTORS AND OFFICERS DABIL	TY MBURANCE TO TO THE
	ITEM 1. LIMIT OF INSURANCE	
	Aggregate Limit	\$ 1,000,000
ı	ITEM 2. RETENTION (EACH CLAIM)	\$ 15,000
	ITEM 3. PREMIUM FOR COVERAGE A.	\$ <u>13,799.00</u>
		NCE SHOWN FOR ITEM 1., THIS POLICY A. DIRECTORS AND OFFICERS LIABILITY INSURANCE.
		VINSURANCE OF THE PARTY OF THE
	ITEM 4. LIMIT OF INSURANCE	<del></del>
	Aggregate Limit	\$ <u>1,000,000</u>
	ITEM 5. RETENTION (EACH CLAIM)	\$ 50,000
	ITEM 6. PREMIUM FOR COVERAGE B.	\$ 0.00
		NCE SHOWN FOR ITEM 4., THIS POLICY B. EMPLOYMENT PRACTICES LIABILITY INSURANCE.
	TOTAL GOVERNOR PART FRENCH TO I A JAME	大學 第十十十二人 A A A A A A A A A A A A A A A A A A A
	Terrorism Risk Insurance Act of 2002 Premium	\$ <u>0</u>
	ITEM 7. TOTAL COVERAGE PART PREMIUM	\$ 13,799.00
	The state of the s	14 - 1
	Forms and Endorsements applying to this Coverage Pa	
		RMS AND ENDORSEMENTS AND
	THE INSURED'S APPLI	CATION FOR THIS INSURANCE.

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

DEL 02 (10/11)